

Microfinance

Perils and prospects

Edited by
Jude L. Fernando

Knowledge Studies in Development Economics



Microfinance Perils And Prospects

Rob Aitken



Microfinance Perils And Prospects:

Microfinance Jude L. Fernando, 2006 Microfinance is defined as the financial services offered to the poor for the purpose of promoting small scale enterprises and as such it is one of the most important topics in development studies and a burgeoning area in economics This volume provides a much needed historical political and economic dimension to the current knowledge on microfinance Collectively the contributors chart the relationship between the prevailing popularity of microfinance and the consolidation of neoliberal economic ideology worldwide They demonstrate how microfinance as a market friendly approach to development coincides with the global trend towards diminishing the role of the state in economic development basic healthcare education and welfare The articles in the volume focus on the empirical analyses of the experience of microfinance in women's everyday lives but rejects the connection between microfinance and women's empowerment so often imputed in literature This book offers regional cultural and other explanations for variable assessments of microfinance and empowerment It fills a huge gap in published microfinance literature and will be of great interest to postgraduates and professionals in the fields of economics international finance and banking *The Political Economy of Microfinance* Philip Mader, 2016-01-12 According to the author rather than alleviating poverty microfinance financialises poverty By indebting poor people in the Global South it drives financial expansion and opens new lands of opportunity for the crisis ridden global capital markets This book raises fundamental concerns about this widely celebrated tool for social development Beyond the Crises: Zimbabwe's Prospects for Transformation Tendai Murisa, Tendai Chikweche, 2015-12-01 Over the past years few African countries have been the focus of discussions and analyses generating a vast array of literature as much as Zimbabwe The socioeconomic and political crises since the turn of the century have deeply transformed the country from the ideals of a vibrant freshly independent nation just two decades earlier These transformations have necessitated the call for the restructuring of Zimbabwean society polity and economy But this literature remains exclusively within the realm of academic thinking and theorising with no concerted effort to move beyond this by explicitly drawing out the policy implications Beyond the Crises Zimbabwe's Prospects for Transformation is a welcome addition to the academic and policy literature with a much broader and all embracing focus in terms of policy interventions By focusing on different aspects of social and economic justice Murisa and Chikweche go beyond initiating a broad discussion on these two key pillars of human development with a view to suggesting possible future directions of practical solutions and policy development for the attainment of inclusive social and economic justice for Zimbabweans **Microfinance and Its Discontents** Lamia Karim, 2011 The first feminist critique of the much lauded microcredit process in Bangladesh

Microfinance, Debt and Over-Indebtedness Isabelle Guérin, Solène Morvant-Roux, Magdalena Villarreal, 2013-10-15 Although microcredit programmes have long been considered efficient development tools many forms of debt induced distress have emerged in their wake This has brought to light the problem of over indebtedness a topic which has been

previously underexplored in the literature This new book from a group of leading scholars explores the manifestations scale and economic and social implications of household over indebtedness in areas conventionally considered as financially excluded The book approaches debt not only as a financial transaction but also as a form of social bond and offers a socioeconomic analysis of over indebtedness The volume puts forward a broad definition of over indebtedness highlighting its situational and semantic complexity and diversity It provides a close analysis of local conceptions of debt and over indebtedness highlighting frameworks of calculation and the constant renegotiation of their boundaries On top of this it looks far beyond microcredit to examine all the financial practices that individuals juggle The volume argues that over indebtedness has more to do with social inequalities than financial illiteracy and should therefore be understood in the light of global trends of financialization It also reveals the ambiguity of financial inclusion policies and in many respects questions the actions of new credit providers This book will be valuable reading for students researchers and policy makers interested in microfinance and development issues Women, Microfinance and the State in Neo-liberal India K. Kalpana,2016-07-07

This book discusses women oriented microfinance initiatives in India and their articulation vis vis state developmentalism and contemporary neo liberal capitalism It examines how these initiatives encourage economically disadvantaged rural women to make claims upon state provided microcredit and connect with multiple state institutions and agencies thereby reshaping their gendered identities The author shows how Self Help Group SHG based microfinance institutions mobilise agency and create channels of empowerment for women as well as make them responsible for alleviating poverty for themselves and their families The book also brings out the importance of factoring in women s dissenting voices when they negotiate developmental projects at the grassroots level Rich in empirical data this volume will be useful to scholars and researchers of development studies gender studies economics especially microeconomics politics public policy and governance *Handbook on the International Political Economy of Gender* Juanita Elias,Adrienne Roberts,2018-02-23

This Handbook brings together leading interdisciplinary scholarship on the gendered nature of the international political economy Spanning a wide range of theoretical traditions and empirical foci it explores the multifaceted ways in which gender relations constitute and are shaped by global politico economic processes It further interrogates the gendered ideologies and discourses that underpin everyday practices from the local to the global The chapters in this collection identify analyse critique and challenge gender based inequalities whilst also highlighting the intersectional nature of gendered oppressions in the contemporary world order **Microtrade** Yong-Shik Lee,2013-07-03

With contributions from well regarded scholars of international economic law this book sets out the case for an innovative solution to extreme poverty which utilizes international trade and its legal framework to relieve populations of the poorest countries around the world of extreme poverty Microtrade is international trade on a small scale based primarily on manually produced products using small amounts of capital and low levels of technology available at a local level in lesser developed countries This book explores the

theory application and legal framework for microtrade In the first part of the book the architect of the microtrade theory Yong Shik Lee offers a theoretical framework for microtrade including its basic elements product demand and operational issues legal issues and the global management and facilitation of microtrade The book then goes on to look at issues including the structure and financing of microtrade e commerce government procurement and the fair trade movement s possible relationship with microtrade The final part of the book considers empirical case studies of microtrade with agricultural products The book shows how microtrade if effectively administered on a global scale can do much to end extreme poverty **Undercurrent Journal: Vol. 10, Issue 2 (Fall/Winter 2014) [B&W]** Clarke Foster

(Editor-In-Chief),2014-03-05 Undercurrent is the only student run national undergraduate journal publishing scholarly essays and articles that explore the subject of international development The journal is a refereed publication dedicated to providing a non partisan supportive yet critical and competitive forum exclusively for undergraduate research writing and editing

Fringe Finance Rob Aitken,2015-02-11 The most recent conversations about financial instability in International Political Economy have addressed the ongoing financial spasms of the past five years a global financial spasm unleashed by the 2008 subprime debacle ongoing Eurozone instability and general price volatility in securities markets globally Alongside and as part of these broader spasms however has been another key trend the intensifying reach of global financial markets into and among those populations which live at its very edges There are increasing and increasingly profitable experiments which are explicitly targeted to those without regular access to full or formalized financial practices This book places the practices of fringe finance in critical context by situating them within a larger set of discussions in the field Most importantly this book is part of a much broader attempt in IPE to rethread the study of finance to questions of cultural and social theory in a meaningful manner Finance is increasingly subjected to innovative forms of social inquiry influenced by a range of diverse methods including governmentality actor network theory and cultural economy By drawing on several strands of social theory this book contributes to this broader movement in IPE and helps open more space for the continuation of these interdisciplinary conversations This work will be of great interest to students and scholars of IPE development studies and economic sociology

The Palgrave Handbook of Contemporary International Political Economy Timothy M. Shaw,Laura C. Mahrenbach,Renu Modi,Xu Yi-chong,2018-12-19 Published 35 years after Palgrave Macmillan s landmark International Political Economy IPE series was first founded this Handbook captures the state of the art of contemporary IPE It draws on the series history of focusing on the oft neglected study of the global South Providing interdisciplinary perspectives from scholars hailing from the global North and South the Handbook illustrates the theoretical innovations and empirical richness necessary to explain today s ever changing world This is a world in which the global South and North are not only being transformed by the end of bipolarity and the rise of the BRICS but also by diverse global crises and growing cross border challenges It is a world where human development governance and security are becoming ever more elusive where

profoundly altered by the rise of new technologies the structure of relations between nations itself is changing becoming increasingly interconnected both digitally and physically Understanding these issues is of critical importance to better anticipate current and future global transformations This Handbook is the ideal primer for all scholars practitioners and policy makers looking to do so Swaraj and the Reluctant State K.B. Saxena,2020-11-02 This book traces the historical roots of marginalization of Dalits Adivasis Muslims and Women in Indian Society and appraises the role of the State in combating the widespread discrimination faced by them in society economy politics and governance and in their own struggles for dignity and social justice Please note This title is co published with Aakar Books New Delhi Taylor Francis does not sell or distribute the Hardback in India Pakistan Nepal Bhutan Bangladesh Maldives and Sri Lanka Handbook on Gender in World Politics Jill Steans,Daniela Tepe-Belfrage,2016-07-27 The Handbook on Gender in World Politics is an up to date comprehensive multi disciplinary compendium of scholarship in gender studies The text provides an indispensable reference guide for scholars and students interrogating gender issues in international and global contexts Substantive areas covered include statecraft citizenship and the politics of belonging international law and human rights media and communications technologies political economy development global governance and transnational visions of politics and solidarities **The Oxford Handbook of Entrepreneurial Finance** Douglas Cumming,2012-03-22 Provides a comprehensive picture of issues dealing with different sources of entrepreneurial finance and different issues with financing entrepreneurs The Handbook comprises contributions from 48 authors based in 12 different countries **Human and International Security in India** Crispin Bates,Akio Tanabe,Minoru Mio,2015-09-07 With its common colonial experience an overarching cultural unity despite apparent diversities and issues of nation building cutting across national frontiers South Asia offers a critical site on which to develop a discourse on regional security that centres on the notion of human security This book analyses the progress that has been achieved since independence in multiple intersecting areas of human security development in India the largest nation in South Asia as well as considering the paradigms that might be brought to bear in future consideration and pursuance of these objectives Providing original insights the book analyses the idea of security based on specific human concerns cutting across state frontiers such as socio economic development human rights gender equity environmental degradation terrorism democracy and governance It also discusses the realisation that human security and international security are inextricably inter linked The book gives an overview of Indian foreign policy with particular focus on its relationship with China It also looks at public health care in India and issues of microfinance and gender Democracy and violence in the country is discussed in depth as well as Muslim identity and community Human and International Security in India will be of particular interest to researchers of contemporary South Asian History South Asian Politics Sociology and Development Studies The Open Access version of this book available at <http://www.taylorfrancis.com> has been made available under a Creative Commons Attribution Non Commercial No Derivatives 4.0 license *Microfinance*

to Combat Global Recession and Social Exclusion Ramesh Chandra Das, 2022-07-18 The book focuses on how microfinance institutions can be the alternative way to supply funds to combat different phases of global economic recessions Also it emphasizes upon their capabilities in reducing poverty and inequality as the countries of the world today aim to attain the goal of sustainable development The book further deals with the challenges that the micro financial institutions may face while sustain in the competitive and vast changing global business environment Finally the book analyses the effectiveness of micro financial services for the emergence of micro small and medium enterprises with new technology and innovations which in turn can be instrumental in ensuring new relocation of global supply chains

The Crises of Microcredit Isabelle Guérin, Marc Labie, Jean-Michel Servet, 2015-10-15 Microcredit programmes long considered efficient development tools now face unprecedented crises in a number of countries Is this the end of microcredit or rather an essential step in its expansion Should we stop microcredit altogether or rethink the way it is implemented Drawing on extensive empirical research conducted in various parts of the world from Morocco to Senegal to India this important volume examines the whole chain of microcredit to provide the answers to these questions In doing so the authors highlight the diversity of crises both in intensity and in nature while also shedding light on a diversity of causes be it microcredit organizations unprepared for massive growth saturated local economies or greedy investors and shareholders attracted by profits Crucially the authors demonstrate that microcredit is not a monolithic project and the crises should also be analysed in the light of national histories and policies An original and necessary intervention in what has become one of the most contentious topics within the development world

The Political Economy of Conflict and Violence against Women Kumudini Samuel, Claire Slatter, Vagisha Gunasekara, 2019-08-15 The Political Economy of Conflict and Violence against Women shows how political economic social and ideological processes intersect to shape conflict related gender based violence against women Through feminist interrogations of the politics of economies struggles for political power and the gender order this collection reveals how sexual orders and regimes are linked to spaces of production Crucially it argues that these spaces are themselves firmly anchored in overlapping patriarchies which are sustained and reproduced during and after war through violence that is physical as well as structural Through an analysis of legal regimes and structures of social arrangements this book frames militarization as a political economic dynamic developing a radical critique of liberal peace building and peace making that does not challenge patriarchy or modes of production and accumulation

The Rise and Fall of Global Microcredit Milford Bateman, Stephanie Blankenburg, Richard Kozul-Wright, 2018-10-09 In the mid 1980s the international development community helped launch what was to quickly become one of the most popular poverty reduction and local economic development policies of all time Microcredit the system of disbursing tiny micro loans to the poor to help them to establish their own income generating activities was initially highly praised and some were even led to believe that it would end poverty as we know it But in recent years the microcredit model has been subject to growing scrutiny and often intense

criticism The Rise and Fall of Global Microcredit shines a light on many of the fundamental problems surrounding microcredit in particular the short and long term impacts of dramatically rising levels of microdebt Developed in collaboration with UNCTAD this book covers the general policy implications of adverse microcredit impacts as well as gathering together country specific case studies from around the world to illustrate the real dynamics incentives and end results Lively and provocative The Rise and Fall of Global Microcredit is an accessible guide for students academics policymakers and development professionals alike

The Emerald Handbook of Women and Entrepreneurship in Developing Economies Shahamak Rezaei, Jizhen Li, Shayegheh Ashourizadeh, Veland Ramadani, Shqipe Gërguri-Rashiti, 2021-06-16 The Emerald Handbook of Women and Entrepreneurship in Developing Economies examines women's role in entrepreneurial practices in a range of developing countries and applies unique strategic contextual frameworks to analyse interpret and understand individual processes themes and issues

Whispering the Strategies of Language: An Psychological Quest through **Microfinance Perils And Prospects**

In a digitally-driven earth where screens reign great and instant communication drowns out the subtleties of language, the profound strategies and psychological subtleties concealed within words frequently move unheard. Yet, nestled within the pages of **Microfinance Perils And Prospects** a charming literary prize pulsing with fresh feelings, lies an exceptional journey waiting to be undertaken. Composed by an experienced wordsmith, this charming opus encourages visitors on an introspective trip, softly unraveling the veiled truths and profound impact resonating within the very fabric of every word. Within the mental depths with this emotional review, we shall embark upon a honest exploration of the book is key themes, dissect their charming publishing style, and yield to the strong resonance it evokes deep within the recesses of readers hearts.

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